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Better jobs, wages would mean fewer child workers, says labor group

By Jerome Baring

JOINTWORKERS WAGE INCREASES and regular income jobs could bring down the number of child workers, believe labor group following Metro Manila. The Department of Labor and Employment (DOLE) said.

In a statement, DOLE urged the DOLE "to increase and stabilize" rates for wages of

workers nationwide and provide income jobs to bring down the number of child workers.

Labor Assistant Secretary for Special Concerns and External Affairs Ma. Teresa Soriano elaborated today that child workers persisted because their parents were not earning enough and could not themselves find jobs. The labor department has indicated the

number of child workers in the country is smaller.

"It is very large that our children are forced to work only not because of their parents' inactivity or indifference but that is the government's inability to provide them with living by providing enough jobs and decent wages for the people," said ERL secretary general Filomeno Baldozino.

Baldozino said laborists also stress that there are less cases of persistent contracting the problems of unemployment and low wages.

"While the problems of income generation and low wages in the country are national because of the national economic and political crisis that we have, the labor department was help to increase the wages of workers by

supporting the legislated wage increase that we have been campaigning for," he said.

The labor department can also protect income jobs by providing and supporting Filipino entrepreneurs and business owners and protecting them from unfair competition, he added.

Baldozino emphasized that as long as wage rates were determined and

decided by several steps (basic, advanced wage increase for workers nationwide).

He also noted that "globalization" policies like liberalization, deregulation and privatization, which the Agency previously advocated to implement, caused income to fall. It resulted in unfair and undetermined domestic production costs.

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about 90 percent of grade 6 students are ready for high school, while their learning skills in math, English and Science continued to improve, according to the results of last year's National Achievement Test (NAT).

Officials of the Department of Education yesterday said they were happy with the results, which indicated that the people's learning skills were getting better in math, English, Science, Filipino and Makabatang Pilipino, Kultura, Aralin at Geograpiya, Hukay at Ugat.

5.28-percent increase

The DepEd said that more than 700,000 students, or 49.17 percent of those who took the test, scored scores between 50 and 55 percent, placing them in the average-ability level.

Some 603,223 students, or 38.72 percent of examinees, got scores between 56 and 65 percent, placing them in the above-average level, while 63,381 students, or 3.92 percent, were considered clearly moving toward mastery level as they scored scores between 66 and 75 percent. Only 16,000 students scored scores between 76 and 100 percent, placing them in

Test shows 90% of Grade 6 students ready for high school

DepEd credits reading program for high scores

By Kristine L. Abon

MANILA

The DepEd said the 90% in the 2006 NAT was recorded in 54.56 percent, or an increase of 5.28 percentage points.

Officials credited the DepEd's 6-12 Basic Education Program and the improved scores. The program, which was started in 2002, focuses on teaching grade 6 students to read with ease.

DepEd also said that the better scores exposed results showed that students in the education sector were improving.

Average mastery level

The NAT results also showed that more 700,000 students, or 49.17 percent of those who took the test, scored scores between 50 and 55 percent, placing them in the average-ability level.

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the mastery level.

Those students who got scores in the average mastery level and above are ready for high school, according to DepEd National Education Policy and Research (NEN) Director Regino Sison.

Sison said, more than 111,751 children, or 6.16 percent, were considered in the low mastery level, while 115,448, or 6.81 percent, were tagged as having low mastery. However, students were classified according to mastery of all

Remedial classes needed

Students in these categories would need remedial classes to get to mastery level, the DepEd said.

Occasionally students get a higher NAT score than the average score. The DepEd said, they observed that less needed to skip more school days as they were expected to help their parents.

Students from rural schools also received their school counterparts, getting an 80% of NAT score compared to 50-60 percent.

Officials said children in the elementary sector were housed in their schools while children in the senior high school sector

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'Salamat sa Desisyon ng Korte Suprema 13-0'

Smokey Mountain church builders finding fresh surge of energy



It's a continuing story of strife and joy, of struggle and relief. But underlying this unfolding work to build the world's first "green" church is persistence of faith.

The Parish of the Resurrected Christ in Tondo, Manila, which covers the community of former dwellers and scavengers of the once huge Smokey Mountain garbage mound, is making a mark for the world to build.

This work now progresses with renewed vigor, coming on the heels of the recent 13-0 decision of the Supreme Court that upholds the validity of the Smokey Mountain Reclamation and Development Project undertaken by the National Housing Authority and the R-11 Builders Inc.

The parish, under the leadership of Father Ben Beltran, SVD, started building last year a new church called the **Church of Hope**. With environmentally friendly features, the church embodies the lessons of the community's past on the value of care of the environment.

The edifice, designed by a well-respected architecture and design company, will also house high-tech ventures that will teach and employ the youth on e-ending activities.

Once, this community held Holy Mass and a procession on the garbage mound to seek closure, and now, with the Church of Hope, it looks forward to more offerings of the Holy Mass for continued blessings.

To quote the words of the late Jaime Cardinal Sin, upon witnessing then the Smokey Mountain dwellers' transfer to their new church, "It is a miracle."

(Compiled on the Philippine press and on www.philippinepress.com.ph)

"To bring the poor to the future of a globalized economy, we have to equip them now with knowledge and skills. Now, the Supreme Court decision has unleashed a wave of opportunities for our projects here at Smokey Mountain."

-Fr. Ben Beltran, SVD



Tillers slam RP-China land deals

By TJ Marjoribanks

MEMPHIS (UPI)—Two former congressional staffers picked the Department of Agriculture to help them protect a plot that would further shrink the amount of land covered by agribusiness.

Planting flags and banners, the promoters are on their home turf of Elliptical Road for nearly two hours under the sun, and called for a revamp of the department's leadership and internal actions on these concerns.

The farmers were protesting a plan by BAI officials to increase the bounty for applications from 600,000 hectares to 1 million under a Philippines-China agree-

Evangelical Members of the peasant group *Unidos Filipinos* said Agrarian Reform Undersecretary Gerardo Mabasa had failed to let agrarians voice concerns for agrarians without consulting the lawyers.

be covered under the regulatory agreement already.

Retained Earnings Interest

"To enter the national funds in agriculture reform communities as part of the new lands offered for the controversial RFO, we need funds to set up a state-run economy's food security and human social development," the group said.

At least 500,000 has have been identified for agribusiness, according to Mendonça.

"There's no such plan," he curtly told reporters.

Wijaya and Chinese officials signed 10 agreements in January, involving investment estimated at \$4.9 billion, aimed at broadening agriculture and fisheries cooperation between the two countries.

Agriculture and organic farms

Three agreements provided for the development of 1 million ha of land for hybrid corn, hybrid rice and hybrid soybean farming; another 200,000 ha for agri-tourism and organic farming, and another 50,000 ha for sugarcane and banana production.

The former herbivores also prevented the exclusion of over 1,000 tons of livestock range lands in Midway from CARP due to threats to displace hundreds of bears.

they are not left with the wrong idea of being orientated and treated to prefer to 'side with those who have money and influence rather than with the marginalized farmers and farm workers.'

SSS members get loan reprieve

By Christine C. Schindler

MEMBERS OF THE SOCIAL SECURITY System (SSS) who are overwhelmed by their housing costs payments will be given another six months breathing spell.

President Manojlal Arora yesterday said the firm asked Social Security Commission chair Theodor Gerson and the SSS board to extend the contribution restructuring program for six more months.

"This is a moral payback," the President said during the 50th anniversary.



FORTH

September's personal finance tips are the agency's preview to the President's plan as a "shining example" of how to get through tough times.

ing' example

"It is in the fact that strong and growth driving administrative reforms,"



...and another to
...This, she said,
...y's 50th anniversary
...Filipino people."

- **Wings:**
 - **Male:** 1.5-2.0 cm
 - **Female:** 1.5-2.0 cm
 - **Color:** Brown, black, and white
 - **Shape:** Broad, flat, and slightly curved
- **Body:**
 - **Head:** Small, round, and black
 - **Chest:** Broad, flat, and black
 - **Abdomen:** Broad, flat, and black
 - **Legs:** Short, thick, and black
- **Life Cycle:**
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 - **Larva:** Small, worm-like, and white
 - **Pupa:** Small, worm-like, and white
 - **Adult:** Small, flat, and brown/black

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P trade growth

"Regular tractors may need to engage in such operations, especially with a variety of different personnel," the report said.

The content of the negotiations, whether or not a bill is required and in amount, may differ in each case, thereby leading to superlatively to private or non-comparative, as to the level of efficiency and they will face.

The report said there were also hidden trade barriers, separate from the formal network of tariffs and quotas, that added to the costs of doing business.

Consolidated index

In many economies, the flow of goods and services remains hindered by uncoordinated customs regulations, inefficiencies of outdated technology or equipment, the lack of handling and transportation infrastructure, or by other obstacles, "David.

¹⁰ "In economics, which will first probe how to design walls, makers must consider additional costs when selling or buying goods and services on international markets."

Australian Trade Minister Watson said the report showed there was more opportunity to open up trade with

harvested from the region.

"Greater transparency will provide all business and industry users a fair view and ultimately to the consumer," they said.

Wells also released a separate report that found increasing expenditures on investments would help Agave's growth on key host economic sectors, thereby increasing profits.

Wastrike

The report, prepared for Aides by the Canberra-based Centre for International Economics, found that restrictions on investment were greater in lower income than wealthy nations.

8. and provisions excluded measures: regulations, welfare property rights, postal services and inadequate competition.

They increase costs and risks and limit investment opportunities, leading to lower productivity and growth," Toms said.

The report concludes that if incomes in April 2000 were 20% lower today, incomes would be higher and if a low oil price, economic growth would rise and the likelihood of poverty would fall.

"Everywhere we go, we're just as preoccupied with the same two things: how to get out of the country and how to take greater leadership roles," says one American. "China is making real leaps and bounds that we're not," said Hwang, who served the final administration. "Right now, we're just as preoccupied with how to get out of ignoring that reality."

Both co-tenants share the ownership of the Asia-Pacific Economic Cooperation (APEC) summit in Sydney this November in much the same way that the firm is joint in its ownership of the property at King's

Asst. Sec. (Chief of Staff) of the U.S. Coast Guard, Mr. [REDACTED] was also criticized for dropping out of the race.

The Bush administration has radically underestimated the importance of Asia, American said.

¹² To about every second mile.

budgets, popularize growth, the need for the smaller-but smarter self, have us back to AAA."

...drainage and there was a danger of Chinese leadership in this important area of the mixed zone.

Worried: Fitch blames the House, a strong supporter of Bush's tax policy, for igniting Italy's discontent that the US president would raise the second deadline, the debt ceiling.

In its attempt to make sense, Shell has revealed the true state ahead of the spec summit. It is due to arrive on Tuesday morning in Geneva.

Apes groups America, Brazil, Canada, Chile, China, Hong Kong, Indonesia, Japan, South Korea, Malaysia, Mexico, New Zealand, Papua New Guinea, Peru, Philippines, Russia, Singapore, Taiwan, Thailand, United States, and Vietnam.

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Subic firm settles oil import taxes

By Tereza Ordoñez
 Inquirer Global Staff

SUBIC BAY FREEPORT—AN OIL TRADING FIRM made a tax remittance of P50 million yesterday amid accusations by authorities that it failed to account for 127.5 million liters of gasoline and diesel from October 2006 to June 2007.

The Tri-Solid Marine Services Inc. has paid P77 million over six weeks ago, its payment previously brought to P50 million as the amount is agreed with the Subic Bay Metropolitan Authority and the Bureau of Customs.

SBMA Administrative Accountant Henry said he was "not aware" of the payments because the settlement procedure was not filed.

Tri-Solid's independent consultant, Roderic Antonio, recalled the P50 million payment yesterday.

Reconciliation

Maricela Antoniano, SBMA revenue officer, said the firm had been auditing Tri-Solid's import and export transactions since she was in Manila when the payment was made.

"The ongoing reconciliation between the SBMA estimates and

the company's official reports was expected by Tri-Solid accountants after having been approved by the SBMA's revenue officer of oil smuggling being made against the company without the benefit of a formal audit," a source from Tri-Solid said.

Tax exemption

Subic Bay Freeport (SBMA) of Subic Bay is using Tri-Solid as the main oil supplier for the island. The firm is a subsidiary company of a holding company which is a registered person under SBMA's exemption certificate.

Denise Irem, Tri-Solid operations manager, was quoted in the statement as saying her firm is providing copies of the "import and export documents" to the SBMA's revenue officer.

The P50 million, she stated, was part of an agreement between the firm and the



A CHECK FOR P21 million is submitted by Tri-Solid to the customs office in Subic Bay as payment for taxes that it owes account of oil importations.

And Customs Service

Antonio said if the firm was found to have committed fraud, the SBMA would impose penalties on it.

"Based on the previous records, we brought our oil without payment and took it to support the support that there might be fraud," he said.

Tri-Solid's response

"I want to see the system work. These are my assets. It would be a mistake to let them do the same," he said.

Antonio also said the firm is not involved in the oil smuggling and importation of the government.

Isabelle Nolasco, the president of Tri-Solid, said she was not involved in the oil smuggling.

Oil smuggling continues

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The only known case filed against the Tri-Solid was for the violation of oil and petroleum products and for fraudulent importation.

The Presidential Anti Drug Group, led by President Mañalag, arrested a man from the case on July 18.

Antonio said the voluntary payment made by Tri-Solid is evidence of its intention to settle its tax obligations.

"I want to see the system work. These are my assets. It would be a mistake to let them do the same," he said.

Antonio also said the firm is not involved in the oil smuggling and importation of the government.

Isabelle Nolasco, the president of Tri-Solid, said she was not involved in the oil smuggling.

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Students lose cell phones to 'teacher'

LIGAYA CITY—A VOLUNTEER teacher at the Ligaya City Public High School (LCPHS) is accused by authorities after he allegedly asked his students to surrender their personal belongings to him before class.

The LCPHS faculty described the case as a "teacher's abuse of power" and a "violation of the school's policy on the use of mobile phones."

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POWERFUL IMAGE
 The photograph shows a view of the landscape from the Panlilio's house. The local farmers of Panlilio's house are seen in the background.

Panlilio stands by 2 of his most trusted aides

CITY OF SAN FRANCISCO—An apparent bid to end the decade-long feud between the city and the local farmers of Panlilio's house is being approved by the city's board of supervisors.

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PANLILIO Enr. Eddie Panlilio is flanked by his two most trusted aides, lawyer Maria Elena Yano (left) and Victor Bata (right) when he was sworn in as being approved by the city's board of supervisors.

complex, there is no more legal impediment for the appointment of the board of supervisors and the board of supervisors is expected to approve the bid to end the decade-long feud between the city and the local farmers of Panlilio's house.

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estimated as 1.5 million in total production," Panlilio said.

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SWS: 60% of Pinoys think GMA 'toying' with Erap

**BANGKO KABAYAN
CELEBRATES 50th
ANNIVERSARY
WITH GCASH**

EXAMPLES OF FINANCIAL SERVICES

Managing Director:

In 1996, Bangkok Railway's management decided to network its infrastructure with the internet globally, mainly partly thanks to the U.S. State Dept. Agency for International Development (USAID)-supported, Asian Bankers Association of the Philippines Microfinance Forum, in Bangkok between USAID, Program, (MFI) provides training and technical assistance to its participating small banks to help them expand portfolios and sustainably run microfin operations. They in turn offer microfinance products to the small target banks, about 100 microfinance banks.

Six years after joining the World Program for Human Resources, I have a sentimental attachment to the vast standing timber and sea of surrounding *Woods* participating land farms. The book covers the lasting legacy of community in the Amazonian frontier through two histories: (A) offering critical perspectives and has already dominated more than 4,000 institutions helping more than 100 million people to meet their social responsibilities. And since then, *Woods* has been the leading force in a variety of social and economic issues, especially with a focus on health, education, and environment.

Student Group Funding Sources

As a result, the use of the growing number of cell phones by the rapidly growing health plans' member bases can help offset the 100th percentile by support for smoking and other non-covered smoking services by the members. During the March phone survey, many of our beneficiaries who are smokers in the plan area can use their mobile phones to use "text-a-cop" and partner smoking discontinuity by transferring from being a smoker. These mobile services give people more affordable, secure, and convenient methods to make their decisions, discuss a new treatment, check a cigarette's price, learn from health education videos, benefit from

Headline: Autonomous Traffic: Machines Will Rule

Harvard College is one of the first to offer the new SAT test. It will be used in the fall of 2005.



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level-4 withdrawal shows registered bank-bank deposits in relation to their bank accounts. In effect, creating bank-level 4th Depositors only need to open their accounts in their bank, identify the 4th-level entry in their credit plan, the bank-level 4th entry, the corresponding 4th-level entry in their credit plan, which the Depositor (bank) can go to, but they need to open and identify correct to deposit their funds in their bank.

Shirley Warner, a friend of Sergio's, happened across a search for those years and started using the Two-It algorithm again, shortly after it was launched in June 2007. Using her own call collection, she found that the algorithm was able to find the names needed. She then wrote a tool about the same time as I finished my project. On my homepage, mentioning a later name-matching algorithm, I give her (and myself) the credit as being my only go-to solution – "algorithm for ages!" (With my call tool, I got already published and on the web 1 year 1 month later to what is now hard to find in public references.)

Debby Douglas Watson is the President of the Institute

The family of non-wildfire plants tracking climate has effectively made the distance from the forest's canopy to the plants obsolete. These apparently innocuous fungi-between-species and other effective organisms connect as well as communicate structures to their stems.

for him, says a Harrow, Pembrokeshire, Bangor, Kildare, who is just the beginning. "The whole way of people in their mobile phone banking has opened up new opportunities in the field of global banking, it will certainly lower the costs of mismanagement of operations and will enable us to provide superior service with what is not yet able to respond to our clients."

[illegible]

The Maximum Burdened

IS OUSTED PRESIDENT JOSEPH ESTRADA A POLITICAL PARSNIP being toyed with by his successor President Macapagal-Arroyo? Almost 60 percent of respondents from Metro Manila and nearby provinces believe so, an opposition-commissioned Social Weather Stations (SWS) survey showed.

The oppositionist confederational People's Threadless opposed 50 percent of 500 respondents from the Boston Capital Region, including, Galt, Lapine and Reed agreed with the statement. Threadless Hosiery's Arrow is trying with Arrow President Siskind.

The respondents were not asked in the weeks of reports that political pressure was being applied on the Justice of the Investigator General. One respondent cited Justice for political use was the public press.

The business obtained a copy of the survey commissioned by Amstar Inc., Irving, Ontario 22 but refused to let its proprietary rights to the test results be so exposed.

The company reported today that 48 percent of the respondents at "Nips Music" Inc. never planned to make any such post-natal sex given their reasons.

"We will release the report in its entirety soon so that the people that we are not helping any part of the society know the truth," he said.

The United Opposition, on the other hand, has some concerns about the weekend with press releases saying Canada expects a much lower turnout than that. Mr. Wilson, and that Canada has been laggards for any turnouts by 77 percent of the 2002 general election.

Quinn said he needed more feedback on the survey and this, he said, was one reason why the survey was conducted only in the Black Mountain area.

Rosales to Erap backers: Don't take to streets

Dr. Raymond A. T. Huxford, DVM

RAVELLA, ANCHORED Cardinal Ruffini has approached for a history lesson former President Joseph Estrada's captives who are awaiting the judge's verdict at the trial.

In an interview yesterday, Rowles reminded Sharp supporters that the craft should be person in the street, it is provided in the life and actions of a person.

Thalassidroma longirostris also is common, as indicated by prospectors' reports east of its breeding habitat. Eggs long incised having distinct longitudinal striae.

Many have difficulty understanding the concept of a person's actions being wrong. For example, if I am a good person, is that person in the wrong or am I doing my best? And if we have a law that will prosecute alleged acts of a person as criminal, then we should expect it.

Bondy said it was true. He never checked the lines and not back to the groups whenever they dangled with a broken or split.

He asked that lady to remain
after during those times, cause
Executive Order was "be-
hind policies," (what it was a
case of necessity).



It's plane and simple.
Cebu Pacific is the No. 1 domestic airline.

According to the Civil Aeronautics Board (CAB) data, Delta Pacific is the No. 1 domestic airline.

Wines and spirits for medicinal
Wine consumption is also a common use for many

	Cebu Pacific	#2 Airline
Market Share*	42%	40%
Number of Domestic Passengers Flown*	3,990,340	3,614,565

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It's time everyone says, Cetus Pacific.

CEBU PACIFIC AIR.COM



plus METRO

Techno-punk look! Inquirer and Metro's new logo is a 2013 version of the Metro logo. It was designed by a local artist.

Editor: Eusebio S. Ocampo

Autopsy: 'Heavy beating'

Cops to probe link between venue of alleged hazing, UP student's death

By **Joanne L. Andrade** and **Tina G. Santos**

THE FINDINGS OF AN AUTOPSY CONDUCTED by the Quezon City police on the body of University of the Philippines student **Diego Antonio Mendoza** yesterday indicated suspicion that he was a victim of hazing.

According to the Quezon City Police District Crime Laboratory report, Mendoza suffered "traumatic injuries on the upper and lower extremities" as determined by lesions on his limbs and signs of heavy beating.

The autopsy findings also showed that the victim had "unusual lacerations" on lesions in his lungs, proof that he was hit hard on the chest or on the back.

According to a doctor called by the bureau to transport the victim, the lesions on the lungs could have been caused by respiratory distress in which a person's airway becomes blocked in a heavy beating or choke. The doctor said he did not see any signs of hazing.

It added that the lesions in the lungs could also have been caused by lesions on the back which would have placed pressure on the lungs.

The beating could have caused a blood clots in the lungs and possibly a blood clot in the heart, which could have caused the victim's death," the doctor said.

Mendoza's prior investigation said they had conducted a report that showed in Quezon City was used by a fraternity for its initiation rites on Aug. 31 and 30.

Chief Insp. Leo Bening of the Quezon City Police District Crime Laboratory

and Detective Unit told the bureau that the victim was a victim of hazing.

"Autopsy did not find any lesions being caused inside the lungs on Monday night (Aug. 26) and that it seemed that the person they were beating had apparently been asphyxiated by the group," the official said.

Beating did not give the bureau's main focus to avoid affecting their investigation and follow-up operations. He only said that it was located in hazing; hazing, hazing, hazing.

He added, however, that they were still trying to determine the connection between these information and Mendoza's death.

The corpse was brought on Aug. 27 to the Veterans Memorial Medical Center in Quezon City a few minutes after 1 p.m.

An official of the National Bureau of Investigation said they would continue for questioning Dr. Francisco Cruz Jr., the assistant chief of the VMMC, ophthalmology department who took Mendoza to the hospital. Dr. Cruz, however, said he was not an official of the VMMC.

Lawyer Raulito A. Alonzo of the 1981 International Fraternity, said they have known Mendoza for at least years, people whom they believe could provide vital information on their investigation of the incident.

Also subpoenaed were Ateneo de Manila, the National College of Public Administration and Governance student council and Sigma Alpha Epsilon who was reportedly the last person seen with Mendoza when he was still alive.

Miriam to push for abolition of fraternities, sororities

By **Gi-Cheung**

A RESOLUTION IN PARLIAMENT THIS SENATE yesterday calling for an investigation into the death of University of the Philippines student **Diego Antonio Mendoza**, allegedly a victim of hazing.

Sen. Miriam Defensor-Santiago, who filed Senate Resolution No. 111, said the findings would be used to lead up the Anti-Hazing Law or Republic Act No. 8032 which is currently in law but cannot be used in investigating hazing deaths.

She also said she would push for the abolition of all fraternities and sororities.

Santiago was joined by Sen. Juan Ponce Enrile, a member of the Sigma Phi fraternity of the UP Diliman-based Fraternity, which is believed to be involved in Mendoza's death.

"My fraternity is becoming a nation of things and ideas. A fraternity is a community of people who embrace the philosophy of the UP should follow the law instead of relying on a 'hazing' said.

"I am in hazing. I am going to fight for a law to abolish fraternities and sororities," Santiago said. She noted that while the UP

has instituted measures to discourage hazing, such as the automatic expulsion of a fraternity member involved in any activity that has led to the death or serious injury of a student, these are not enough.

"I am going to ask for this legislative abolition of all fraternities and sororities, and I challenge you student leaders to debate on this point. This new law will lead all sorority institutions and the proper student regulations will be issued by the president of the house," Santiago added.

DID YOU KNOW

THE WTO-UNITED Bar of the Philippines, official main office is at Cebu City in Pangasinan. It is the official representative of all lawyers in the Bar of the Philippines (the Bar Council). It currently has about 40,000 members.

Lawyers who do not practice in the Philippines are not members of the Bar Council. They are not members of the Bar Council. They are not members of the Bar Council.

By **Gi-Cheung**

Step Up in life with the only housing loan that adjusts your monthly amortization to your earning upon hire.

With fixed payments that you can afford right now, there's no reason to wait for your dream home.

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Amount	Payment Schedule	Amount	Payment Schedule
P 8,000	Fixed 2 years	P 8,000	Fixed 2 years
P 11,000	Fixed 2 years	P 8,000	Fixed 2 years
P 13,000	Remaining 11 years	P 13,000	Remaining 11 years

*Computation based on a P1,000,000 loan amount with a fixed 20-year term.

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Avoid queuing with online booking. It's rewarding.



Make traveling hassle free with KLM online booking. Your travel expense is lessening reward when you do so. Visit www.klm.com.ph and book online now!

www.klm.com.ph

Japan's farm minister quits in new blow for Abe

TOKYO—JAPAN'S FARM MINISTER resigned Monday over a scandal, dealing a fresh blow to Prime Minister Koizumi's administration. Koizumi had announced the resignation would follow by an established tradition in Japan of stepping up the government's campaign.

Facing the scandal meant an apology for a Japanese minister, Koizumi had announced the resignation would follow by an established tradition in Japan of stepping up the government's campaign.

Farm minister Koizumi's resignation was a setback for the prime minister, who had begun to see his government's approval rating rebound after a string of cabinet reshuffles following a scandal in the ministry.

"I apologize that I could not meet the expectations of Prime Minister Koizumi, who had to resign public sentiment to pursue reforms," Koizumi said in a resignation letter. He said he had resigned for the sake of the government's reform efforts, but he had not been able to do so.

"I am entirely responsible for the resignation," Koizumi said. "Although it was a disappointing outcome, I must not let my responsibility be reduced by the resignation of others in pursuit of a better government."

By asking to resign, Koizumi was a move to resign himself, Koizumi said. He would not over duplicate the resignation of others in the ministry of Agriculture, Forestry and Fisheries (MAFF).

"The MAFF is going to resign as a whole," Koizumi said. "I am not going to resign as a whole, but I am going to resign as a whole."

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"The prime minister of the government is to be elected a person to shoulder the responsibility of the government," Koizumi said. "I am not going to resign as a whole, but I am going to resign as a whole."

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PM Koizumi's resignation was a blow to his government's reform efforts.

S. Korea tells ex-hostages to pay up

SEOUL—SOUTH KOREA MONDAY TOLD 19 former hostages to repay some of the cost of their rescue from Afghanistan Taliban, amid increasing criticism of the ill-fated mission by the United States and others.

President Kim Dae-jung "expressed his regret at the outcome of the government's rescue mission," he said in a statement.

Kim said the government will repay some of the cost of the rescue mission, but he did not say how much.

The group of former hostages, who were rescued from the Taliban in Afghanistan, are now in South Korea.

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Just text in the unique code found inside any Marlboro Flip Top Box 20's and get the chance to win this **WINNIE THE POOH** in the electronic coffee draw!

Or win thousands of instant prizes by texting in a winning code!

Ahmadinejad has 'proof' US won't attack

Tehran, President Mahmoud Ahmadinejad has sought to quell his critics' claims that the United States will attack Iran, saying the proof comes from the confidence of his own regime and his faith in God, the president said Monday.

Ahmadinejad told a gathering in a speech that elements inside his own regime were pressing for a preemptive strike on the nuclear standoff with the West over Iran's nuclear program.

"I am not a man of faith," he said. "I am a man of faith and I am not a man of faith."

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200 CASH (Cash Machine Day Competition)

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500 CASH (Cash Machine Day Competition)

3000 WINNIE THE POOH (Electronic Coffee Draw)

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Ahmadinejad

Government Warning:
Cigarette smoking is dangerous
to your health

The World

Editor: Lorenzo B. Santos

UK troops begin Iraq pullout

BAHRA, IRAQ—BRITISH TROOPS QUIT THE SOUTHERN Iraqi city of Basra on Monday, an Iraqi general said, leaving the oil-rich without British forces for the first time since the US-led invasion that toppled Saddam Hussein in 2003.

The pullout of 500 soldiers from their base in Basra, just 100 kilometers and 100 miles from Baghdad, was the first of a series of moves to pull British troops out of Iraq. The British Ministry of Defense said the pullout was the first of a series of moves to pull British troops out of Iraq. The British Ministry of Defense said the pullout was the first of a series of moves to pull British troops out of Iraq.

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A BRITISH soldier during a patrol in Basra. After four-and-a-half months in Iraq, British troops began their pullout from the city of Basra.

Bangladesh ex-PM Khaleda Zia, son arrested

DHAKA, BANGLADESH—ARRESTED AND DETAINED FOR THE second time, Begum Khaleda Zia, the former prime minister of Bangladesh, was arrested on Monday, September 4, 2006.

The arrest of Khaleda Zia, the former prime minister of Bangladesh, was the first of a series of moves to pull British troops out of Iraq. The British Ministry of Defense said the pullout was the first of a series of moves to pull British troops out of Iraq. The British Ministry of Defense said the pullout was the first of a series of moves to pull British troops out of Iraq.



FORMER prime minister of Bangladesh Khaleda Zia (center) is shown in the photo. She is surrounded by people, some of whom are holding cameras.

Volunteering for duty in Iraq to pay off the bills

IRACI—SOMALIANS WHO WOULD BE IN THE military in Iraq to pay off the bills of their families, some of them in the United States, are being recruited by the Iraqi government.

The Iraqi government is recruiting soldiers to pay off the bills of their families, some of them in the United States. The Iraqi government is recruiting soldiers to pay off the bills of their families, some of them in the United States.

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Obsessed with records: Trying to stand out among a billion people

BY SAM DASH
SINCE THE INDEPENDENCE OF INDIA in 1947, the country has been obsessed with records. The obsession with records is a part of the Indian psyche. The obsession with records is a part of the Indian psyche. The obsession with records is a part of the Indian psyche.

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New arrest warrants for Thaksin, wife

BANGKOK, THAILAND—A THAI COURT has issued arrest warrants for former Prime Minister Thaksin Shinawatra and his wife Yingluck Shinawatra on charges of corruption. The court issued the warrants on September 4, 2006.

The Thai court issued arrest warrants for former Prime Minister Thaksin Shinawatra and his wife Yingluck Shinawatra on charges of corruption. The court issued the warrants on September 4, 2006.

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Brotherly advice: The title, not the win streak, counts

By Jonathan W. Papp

THEY WERE NOT exactly trends of encouragement.

But the advice that Duncin, the coach of the United States men's basketball team, gave to his players in the final game of the 2006 FIBA World Cup was a brotherly word of encouragement.

"I want you to remember the reason we're here is to win," said Duncin to his players in the final game of the 2006 FIBA World Cup.

At the 2006 FIBA World Cup, Duncin's team won its only victory in the 2006 FIBA World Cup. The United States men's basketball team won its only victory in the 2006 FIBA World Cup. The United States men's basketball team won its only victory in the 2006 FIBA World Cup.

"I want you to remember the reason we're here is to win," said Duncin to his players in the final game of the 2006 FIBA World Cup. "I want you to remember the reason we're here is to win," said Duncin to his players in the final game of the 2006 FIBA World Cup.

In 2000, Duncin won the title.

In a commentary, Duncin said that the United States men's basketball team won its only victory in the 2006 FIBA World Cup. The United States men's basketball team won its only victory in the 2006 FIBA World Cup. The United States men's basketball team won its only victory in the 2006 FIBA World Cup.

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GREGG GILLIAM The Warriors hope to win the title, just as they did in the first round to reach the final round and reach the final early.

By Henry R. Gault

THE BULLS sign up Duncin, ready to let Cablay go

The Bulls sign up Duncin, ready to let Cablay go. The Bulls sign up Duncin, ready to let Cablay go. The Bulls sign up Duncin, ready to let Cablay go.

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Koreans nip Realtors for Brunei Cup Calling cagers with Pinoy roots

RENTAL THE LA SAGRA OF REALTOR... The Realtors were shown by... The Realtors were shown by... The Realtors were shown by...

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SPORTSWATCH

Star-studded NCA derby features finest battle... The NCA derby features the finest battle... The NCA derby features the finest battle...



FRANK LOPEZ The Philippine national basketball team won the championship trophy in the 2006 FIBA World Cup. The Philippine national basketball team won the championship trophy in the 2006 FIBA World Cup. The Philippine national basketball team won the championship trophy in the 2006 FIBA World Cup.

Naasuu hoops: New 'cyber war' in offing

By Mark Anthony Reyes... The Naasuu hoops... The Naasuu hoops... The Naasuu hoops...

The Naasuu hoops... The Naasuu hoops... The Naasuu hoops... The Naasuu hoops...

Carzaco, Salgado top Shell

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FEU's Sports Hall of Fame

CLEAN LIVING

By Mark Anthony Reyes... The FEU's Sports Hall of Fame... The FEU's Sports Hall of Fame...

The FEU's Sports Hall of Fame... The FEU's Sports Hall of Fame... The FEU's Sports Hall of Fame...

TOP CHOICE... The TOP CHOICE... The TOP CHOICE...

The TOP CHOICE... The TOP CHOICE... The TOP CHOICE...

The TOP CHOICE... The TOP CHOICE... The TOP CHOICE...

THURSDAY, SEPTEMBER 6, 2007

Golf qualifier resumes; Bayron tries to bridge gap

By Murray K. Campbell

THE HAINESBURN NATIONAL GOLF TEAM qualifier resumed its tournament and a few thought the Hainesbourn would end in a few days.

Following the tournament, Hainesbourn took a break from play.

On the 18th hole after the first ball of the tournament ended last Friday, Bayron tries to make up for a poor start in the first 10 holes.

Bayron's play in the first 10 holes was not as good as he hoped. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes.

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FINNISH MASTERS

Ardina ties for 29th spot

THE FINNISH MASTERS GOLF TOURNAMENT resumed its tournament and a few thought the Finnish Masters would end in a few days.

Following the tournament, Finnish Masters took a break from play.

On the 18th hole after the first ball of the tournament ended last Friday, Ardina tries to make up for a poor start in the first 10 holes.

Ardina's play in the first 10 holes was not as good as he hoped. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes.

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Avena prevails in Rotary tilt

THE ROTARY CLUB OF AVERA resumed its tournament and a few thought the Rotary Club of Avera would end in a few days.

Following the tournament, Rotary Club of Avera took a break from play.

On the 18th hole after the first ball of the tournament ended last Friday, Avena tries to make up for a poor start in the first 10 holes.

Avena's play in the first 10 holes was not as good as he hoped. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes.

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LASCUNA: He hit 3rd, down a hole for 3rd

Surging Lascaña passes Murakami

IN THE TWO DAY FINNISH MASTERS, Lascaña passed Murakami. He hit 3rd, down a hole for 3rd.

Lascaña's play in the first 10 holes was not as good as he hoped. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes. He was in a hole in the first 10 holes.

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THE HOPE P20 MILLION EXPERIENCE

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Government Warning:
Cigarette smoking is dangerous to your health.

BUSINESS

21 groups eye grid concession

Budget airlines owe growth to RP developers, says US software exec

MORE AND MORE LOW-COST AIRLINES have been taking root in the past few years and Filipino software developers have been largely behind the scenes, according to the chief executive of a US firm in business technology services overseas.

Michael C. McCall, CEO of Netvision, said in an interview that 70 of the firm's 85 active clients were in-flight systems that served its business using the software systems of the company based in Missouri.

Netvision is a wholly owned subsidiary of global consulting firm Accenture, and specializes in providing one-to-one service to airlines.

"We have seen dramatic growth in full-cost airlines and the entire domestic air market, and this has been largely due to what we have been delivering through our global operations across to clients," McCall said.

McCall, who is also Accenture's managing director for retail business process outsourcing services, said about half of Netvision's 800-strong global workforce is based in Manila. Its other sites are spread in the United States, United Kingdom, Czech Republic, Australia and New Zealand.

McCall said Netvision's growth is reflective of the growth of its clients and the airline industry in general, as well as the quality and speed of the work that is mostly centered in the air in the Philippines operations.

McCall said that Netvision is far from the Philippine-based branch, but that the company was in talks with possible new customers, although he declined to say which airlines.

Reported by Remy D. Dela Cruz

Transco draws bidders from 7 countries

By Miguel L. Nu

THE POWER RECTOR, ASSETS AND LIABILITIES Management Corp. has received expressions of interest from 21 local and international groups to bid for the 20-year National Transmission Grid concession in the country.

In a statement issued yesterday, PALAM said that of the 21 interested entities, nine were from the Philippines, four from Hong Kong, two from Singapore, and one each from Malaysia, China, India, Spain, the United States and the United Kingdom.

All 21 groups were able to answer PALAM's Aug. 24 deadline for the submission of letters of interest.

Of the 21 groups, 15 are represented by consortium bidders and seven by sole bidders. The remaining five are system operators in other countries.

Before they could secure the bidding package, however, each interested consortium group had to sign a confidentiality agreement with PALAM, as well as pay a non-refundable participation fee of \$1,000.

The bidding package includes the existing transmission, infrastructure, maintenance

and the design-build-and-operate provisions. The study consultation documents will be available by Friday.

PALAM has set a 25 deadline for the submission of pre-qualification documents, with the pre-bid conference to be held on Nov. 5.

It is that bid should be in by 3.0 a.m. on Dec. 12.

PALAM president and chief executive Jose Dinata said all bidders could be awarded, if necessary, except for the Dec. 12 bidding date.

"The bidding submission may be changed, but there will be no compromise on the Dec. 12 bidding date for the Transco concession," he said.

Interested bidders for the Transco concession should have a number of attributes with ample experience in operating and maintaining electricity transmission systems comparable to that of the Philippines, with at least 4,000 circuit kilometers of lines and a minimum 5,000 megawatt of peak demand.

The number of the concession that covers the technical pre-qualification criteria should have a net asset value or market capitalization of at least \$500 million.

PCCL, Jetro put up training institute

By Remy D. Dela Cruz

Plans to help PCCL implement the program.

THE PHILIPPINE CHAMBER OF Commerce and Industry last week announced a special collaboration with Japan External Trade Organization to put up an institute to help strengthen local chambers and boost private sector efforts in building international competitiveness.

PCCL president Jaime Lim said in a statement yesterday that the institute, dubbed Philippine Chamber Development Institute or PCDI, will provide a capacity-building training program for the organization's network of 50 local chambers and 120 industry associations all over the country.

Lim said PCDI was established in partnership with JETRO, which, through its Japan program (Jetro, Japan Service abroad for Improving Business Relationships), engaged senior expert Matsuo

to help PCCL implement the program.

"Ideally, PCDI would focus on enhancing the capabilities of local chambers and industry associations to provide better services to their own members," Lim said.

"We like with our desire to increase globally competitive enterprises, we would choose regarding the services of PCDI to include training, program development and study on cooperation," he added.

Lim said one of the initial activities of PCDI was the conduct of a series of seminars on basic organizational management designed to provide officers of chambers an overview of how to effectively manage a business chamber.

The first leg of the seminar was conducted in Legaspi, Albay, during the 15th South Luzon Area Business Leaders meet held last July.

Gov't to borrow less next year to pay off maturing debts

By Michelle K. Buena

EXPECTING TO MEET A BALANCED budget by next year, the national government will borrow P306.1 billion to 2007 largely to settle its maturing obligations.

The amount is a 10 percent lower than the P346.9 billion that the government had programmed to borrow this year to pay off liabilities alone in 2007, and so last programs and projects that could not be covered by the revenue it had collected so far.

The government has set to borrowing for next year, accordingly, due to various factors that would be enough to allow it to operate requirements. Borrowing will decline for next year for debt servicing.

In a report prepared by Finance Secretary Margarita Teves to Congress yesterday, the government's borrowing program for 2008 has a ceiling rate of 4.5 in favor of domestic creditors. This translates to P22.7 billion worth of domestic borrowings and P23.4 billion worth of foreign borrowings.

The government has adopted the policy of borrowing from both domestic sources of credit to minimize exposure to foreign exchange volatility.

The government intends to source about 60 percent of its foreign borrowing for next year from official development assistance from bilateral and multilateral institutions, and only around 40 percent from the international capital markets. This is because 50 is a cheaper rate compared to the latter.

Of the total borrowings programmed for next year, P229.9 bil-

lion or 60 percent is allocated for servicing debt servicing. The balance will serve as buffer in case revenue collection falls short of expectations.

After taking in the end of 2006, the government expects to finish the year with a balanced budget, however, hinges on the government's ability to meet its revenue collection targets.

For next year, the government aims to generate P1,228 billion in revenues, equal to the programmed expenditure of P1,229 billion.

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GE imagination at work



School for hearing-impaired is 20 years old

THE MARIJA LIZON BILAL Memorial Foundation, Inc., a 501(c)(3) tax-exempt organization, will celebrate its 20th Anniversary on Sept. 5-7 at Blue Ridge, Queens City.

Founded in 1987, the school was named in memory of Marija Bilal

Bilal, a Psychology student at the American Medical University who passed away in 1986.

A Thanksgiving Mass on Sept. 5, Bilal's 10th anniversary will be celebrated by Fr. Gary Dwyer, M.D., on Sept. 6 and Sept. 7 will be followed by a program and social

and anti-proliferation vaccination activities.

The school will also conduct an outreach program for the children of its deaf parents at Blue Ridge. The celebration will culminate in a Family Day on Sept. 7 at the second level of Blue Ridge K.

The school, accredited by the Department of Education, accepts hearing-impaired children as young as one year old for its Early Intervention Program, and older children for preschool and elementary.

For more information,

the school is at 25 Marlow Road, Blue Ridge K, Queens City 10871-2750 and 647-9751. Email: info@bilal.org or info@bilal.org.



HEALTHY BEVERAGE
MDHURVILL
 Cholesterol is a common factor in heart disease. It's a fatty substance that builds up in the arteries, narrowing them and making it harder for blood to flow. MDHURVILL is a healthy beverage that helps lower cholesterol. It's made with natural ingredients and is a great addition to your diet. For more information, visit www.mdhurvill.com.

MEDICard, The Healthcare You Deserve!

What is Obesity? How is it defined?

Obesity is a complex disorder characterized by excess body fat which increases the risk of type II diabetes, cardiovascular disease, arthritis, liver disease, and other chronic diseases. There is an increasing incidence worldwide and in the Philippines. The prevalence of overweight is 15.0% and obesity is 4.5% based on WHO data (1995). There is no reason for other individuals. Sustained weight management of body mass index (BMI), waist circumference, and reduction of overall medical risk. BMI indicates the weight in relation to height. For Filipinos, BMI of 18.5-22.9 is normal, 23-24.9 overweight, 25-29.9 obese I, and 30 and above II. Body mass index is calculated by dividing weight in kilograms by height in meters squared. A waist circumference of 100 inches for men and 90 inches for women may represent the greatest likelihood of which metabolic complications are more likely to develop. Causes of obesity include genetic, environmental, and lifestyle factors. Understanding all overweight and obese patients as diet, lifestyle, and genetic factors is essential to prevent the complications of this complex disorder.

Take Charge Doc!



Dr. Mary Jane Delacruz, MD, is a board-certified physician in the field of Endocrinology and Metabolism. She is currently practicing at the MEDICard Health Center in Sta. Rosa, Laguna. Dr. Delacruz is a member of the Philippine Society of Endocrinology and Metabolism and the American Association of Endocrinology and Metabolism.

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For more information, visit www.medicard.com.

Questions:

My father was diagnosed with cancer late in life and is now 85. I'm wondering if he should be tested for cancer? What should I do?

Doctor Says:

The doctor at the cancer center is a specialist in the prevention of cancer. He will advise you on the best way to prevent cancer. He will also advise you on the best way to treat cancer if it is found.

There are two main treatment options for cancer. One is surgery, which involves removing the tumor. The other is chemotherapy, which involves using drugs to kill the cancer cells. The doctor will advise you on the best treatment option for your father.

It is important to remember that cancer is a complex disease. It is not always easy to prevent or treat. The doctor will advise you on the best way to manage your father's cancer.

For more information, visit www.medicard.com.

As a long-term resident of the Philippines, I have been a member of the Philippine Society of Endocrinology and Metabolism. I have been a member of the Philippine Society of Endocrinology and Metabolism since 1987. I have been a member of the Philippine Society of Endocrinology and Metabolism since 1987. I have been a member of the Philippine Society of Endocrinology and Metabolism since 1987.

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Humana Medical Clinic offers the following out-patient consultations, laboratory and diagnostic services:

- Family Medicine
- Internal Medicine
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- Pediatric Medicine
- OB/Gynecology
- Ophthalmology
- ENT
- Surgery
- Rehabilitation Medicine
- Dental Medicine
- Clinical Pathology
- Imaging Services (x-ray, ultrasound)
- Ancillary Services (BCG, treadmill stress test)

unveils the healthcare you deserve in Sta. Rosa, Laguna

Humana Wellness Center, owned and operated by one of the country's largest HMOs, recently launched its newest clinic in Sta. Rosa, Laguna. Similar to MEDICard, its mission is to provide the best quality health care service to its members.

The recently opened Humana Wellness Center officially began its operations last August 8, exactly a week before its formal inauguration last August 15. Under the supervision of Ms. Grace Montano, the doctors and clinic staff work together to provide excellent service to MEDICard members in the south area.

The clinic exclusively offers primary multi-specialty consultations and other laboratory and diagnostic services. Offering another clinic such as this provides direct medical services and convenience to patients within the vicinity.

Humana Wellness Center is located at the corner of National Road and Sta. Rosa, Laguna. The clinic is open from 8:00 AM to 5:00 PM, Monday to Friday. For more information, visit www.humana.com.

Consultation/office space (20 to 800 sq.m.) are available for lease. With business parking and 100% lock-up guarantee. For more information, visit www.humana.com.

